



PATERSON POLICE FEDERAL CREDIT UNION

111 BROADWAY • PATERSON, NJ 07505 • 973.321.1137
patersonpolicefcu@gmail.com • www.patersonpolicefcu.com

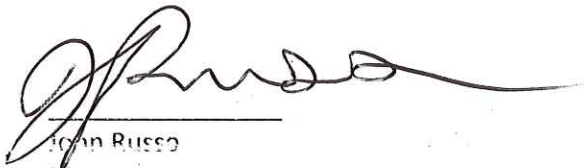
US Bankruptcy Court
District of New Jersey
50 Walnut st 3rd floor
Newark NJ 07102
Case no 19-17063
Sonya Mcmillan

U.S. BANKRUPTCY COURT
FILED
NEWARK, NJ
2019 MAY 14 P 2:51
JENNIFER A. BRANTON
BY:  DEPUTY CLERK

I am receipt of the of the above chapter 13 request. I am submitted my written objection to the discharge of loan # 1639B with Paterson Police Federal Credit Union. This loan is listed as "student loan" and all funds from the loan were to be used for education of her dependent child. The loan amount at the time of the request is \$5067.13. I respectfully request that this loan and her personal for \$5202.53 are included in the payment plan submitted by the debtor.

Sonya McMillan receives a substantial salary from her current employer which is the more than adequate to satisfy her current obligations. Also, she is planning to retire effective 08/01/2019 and according to her union contract she will be receiving a large lump sum payment of approximately \$100,000. In my opinion the courts should consider this large salary payout before granting her request to remove her debts.

Thank you



John Russo
Manager
Paterson Police Federal Credit Union

Account Summary

MCMILLAN, SONYA
5 JEFFERSON ST
UNIT 3
CLIFTON NJ 07014

Account Number: 1639
Date: 5/09/19 DOB: 10/29/1964 (54)
SS #: 138-60-5649

Payroll**Amount**

GROUP 1 300.00

Share Accounts**Last Transaction Information**

<u>Account</u>	<u>Curr Bal</u>	<u>Avail Bal</u>	<u>Date</u>	<u>Amount</u>	<u>Description</u>
1639-RG	1,519.65	1,519.65	4/25/19	300.00	P/E 04/25/19 GROUP 1
1639-00	0.00	0.00	7/22/05	57.70	DIRECT WITHDRAWAL
1639-01	0.00	0.00	7/22/05	311.08	DIRECT WITHDRAWAL
Totals ->	1,519.65	1,519.65			

Loan Accounts

<u>Account</u>	<u>Type</u>	<u>Curr Bal</u>	<u>Lst Pmt</u>	<u>Pay Amt</u>	<u>Int Due</u>	<u>Payoff</u>	<u>Int/Day</u>	<u>Delinq Amt</u>	<u>Due Date</u>
1639A	6	5,132.39	3/28/19	332.15	70.14	5,202.53	1.71	332.15	5/07/19
1639B	9	5,067.13	3/28/19	193.33	34.63	5,101.76	0.84	212.16	4/25/19
1639C	8	0.00	8/05/11	4,235.97	0.00	0.00	0.00	0.00	/ /
Totals ->		10,199.52		525.48	104.77	10,304.29	2.55	544.31	

0 Certificate(s) totaling \$0.00

Dionne L. Wade, Esq., DLW-2274
Law Office of Dionne Wade
1301 Main Avenue, 2nd Floor
Clifton, New Jersey 07011
973.340.4662 Office / 973.340.4775 Fax
Attorney for the Debtor: Sonya McMillan

IN RE:
SONYA MCMILLAN

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Case No.: 19-17063

Chapter: 13

Judge: Rosemary Gambardella

NOTICE OF MOTION REINSTATING DEBTOR'S CHAPTER 13 BANKRUPTCY
CASE and CHAPTER 13 BANKRUPTCY STAY

Debtor, SONYA MCMILLAN, has filed papers with the court to Reinstate Debtor's Chapter 13 Bankruptcy Case and Chapter 13 Bankruptcy Stay.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case (If you do not have an attorney, you may wish to contact one).

If you do not want the court to grant the Debtor permission to reinstate her Chapter 13 Bankruptcy Case, or if you want the court to consider your views on the motion, then on or before May 29, 2019, you or your attorney must:

File with the court a written request for a hearing, or if the court requires, a written response, an answer, explaining your position at:

US Bankruptcy Court
District of New Jersey
50 Walnut Street, 3rd Floor
Newark, New Jersey 07102

If you mail your response to the court filing, you must mail it early enough so the court will receive it on or before the date stated above.

You must also mail a copy to:

Advanced Laparoscopic Assoc.
c/o HSC Collections
75 Franklin Tpke
Waldwick, NJ 07463-1831

American Express
PO Box 981535
El Paso, TX 79998-1535

Avenue/Comenity Bank
Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

Bob's Discount Furniture
428 Tolland Tpke
Manchester, CT 06042-1765

Capital One
PO Box 30281
Salt Lake City, UT 84130-0281

Care Credit
c/o Synchrony
PO Box 960061
Orlando, FL 32896-0061

Comenity - Catherines
Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

Ditech
Ditech Financial LLC
PO Box 6176
Rapid City, SD 57709-6176

Fingerhut
6250 Ridgewood Rd
Saint Cloud, MN 56303-0820

JC Penney Credit Services
Customer Service C/O SYNCA
PO Box 965009
Orlando, FL 32896-5009

Jessica London
c/o Comenity Bank
PO Box 182273
Columbus, OH 43218-2273

K. Jordan
913 1st Ave
Chippewa Falls, WI 54729-1402

KML Law Group, P.C.
216 Haddon Ave Ste 406
Westmont, NJ 08108-2812

LabCorp.
531 S Spring St
Burlington, NC 27215-5866

Medical Eye Institute of Essex
c/o Savit Collection Agency
PO Box 250
East Brunswick, NJ 08816-0250

Nelnet/Dept of Ed
3015 S Parker Rd Ste 400
Aurora, CO 80014-2904

New Jersey Division of Pension & Benefit
50 W State St
Trenton, NJ 08608-1220

Old Navy Customer Relations
6007 Green Pointe Dr S
Groveport, OH 43125-2008

Paterson Police Federal Credit Union
111 Broadway
Paterson, NJ 07505-1124

Quest Diagnostics
500 Plaza Dr
Secaucus, NJ 07094-3619

St Joseph's Regional Medical Center
703 Main St
Paterson, NJ 07503-2621

Summit Collection Services
PO Box 306
Ho Ho Kus, NJ 07423-0306
The Bank of New York, et al.
c/o Real Time Resolutions
1349 Empire Central Dr Ste 150
Dallas, TX 75247-4029

Walmart/Synchrony Bank
Attn: Bankruptcy Department
PO Box 965064

Orlando, FL 32896-5064
Wells Fargo Dealer Services
MAC T9017-026
PO Box 17900
Denver, CO 80217-0900

Woman Within
c/o Comenity Bank Bankruptcy Dept.
PO Box 182125
Columbus, OH 43218-2125

Marie-Anne Greenberg, Esq.
Chapter 13 Standing Trustee
30 Two Bridges Road, Suite 330
Fairfield, New Jersey 07004

Attend the hearing scheduled to be held on June 5, 2019 at 10 a.m./p.m. in Courtroom 3E, United States Bankruptcy Court, District of New Jersey, 50 Walnut Street, 3rd Floor, Newark, New Jersey 07102.

In addition you are required to do the following:

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting the requested relief.

Date: April 30, 2019

Signature: /s/ Dionne L. Wade
Name: Dionne L. Wade, Esq.
Law Office of Dionne Wade
1301 Main Avenue, 2nd Floor
Clifton, New Jersey 07011